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**State:** District of Columbia **Filing Company:** Twin City Fire Insurance Company  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** General Liability - Excess - Ridesharing  
**Project Name/Number:** Ridesharing - Public or Livery Passenger Conveyance/FF.09HS.001.2016.03

## Filing at a Glance

Company: Twin City Fire Insurance Company  
Product Name: General Liability - Excess - Ridesharing  
State: District of Columbia  
TOI: 17.0 Other Liability-Occ/Claims Made  
Sub-TOI: 17.0020 Commercial Umbrella and Excess  
Filing Type: Form  
Date Submitted: 11/11/2016  
SERFF Tr Num: HART-130803808  
SERFF Status: Assigned  
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Effective Date 03/11/2017  
Requested (New):  
Effective Date 03/11/2017  
Requested (Renewal):  
Author(s): Mabeline Silva, Brenda Clapper, Teresa Izzo  
Reviewer(s): Angela King (primary)  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

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## General Information

Project Name: Ridesharing - Public or Livery Passenger Conveyance	Status of Filing in Domicile: Pending
Project Number: FF.09HS.001.2016.03	Domicile Status Comments: Filed in Domicile State IN
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/14/2016	
State Status Changed:	Deemer Date:
Created By: Brenda Clapper	Submitted By: Brenda Clapper
Corresponding Filing Tracking Number:	

### Filing Description:

This filing is to introduce a new exclusion form (XN 23 76 17). There has been growing attention to the emergence of Transportation Network Companies (TNCs), also known as ride-sharing service providers, which generally enable peer-to-peer arrangement of vehicular transportation services, often on very short notice generally utilizing online-enabled smart phone applications or digital networks. This type of service typically operated in part by matching drivers with passengers.

In order to address these new exposures related to transportation network and on-demand delivery services, our Commercial Auto program will also be adding this as a mandatory exclusion.

## Company and Contact

### Filing Contact Information

Brenda Clapper, Product Consultant	brenda.clapper@thehartford.com
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### Filing Company Information

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name: The Hartford Ins. Group	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0732738	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Twin City Fire Insurance Company
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## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		PUBLIC OR LIVERY PASSENGER CONVEYANCE EXCLUSION	XN 23 76 17	03 17	END	New			XN 23 76 17.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PUBLIC OR LIVERY PASSENGER CONVEYANCE EXCLUSION

**A. The following exclusion is added:**

This insurance does not apply to:

**Public Or Livery Passenger Conveyance**

"Bodily injury" or "property damage" arising out of any "auto" while being used as a public or livery conveyance for passengers. This includes, but it not limited to, any period of time an "auto" is being used by an insured who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the "auto".

**B. Additional Definitions**

As used in this endorsement:

1. "Occupying" means in, upon, getting in, on, out or off.
2. "Transportation network platform" means an online-enables application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Readability Certificate
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Expedited SERFF Filing Transmittal Form
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Explanatory Memorandum
<b>Comments:</b>	See the attached Explanatory
<b>Attachment(s):</b>	Explanatory Memo - XN 23 76.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# COUNTRYWIDE EXPLANATORY MEMORANDUM –FORMS COMMERCIAL GENERAL LIABILITY

## **Introduction/Background**

This filing concerns a new exclusionary form **XN 23 76 17 (Ed. 03/17)**.

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## **For Use With**

The endorsement included in this filing is to be used with, and modify, the following independent Hartford Forms:

XN 00 07 - Umbrella Liability Insurance Policy  
XN 00 08 - Excess Liability Insurance Policy

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## **Listing Of Revised Forms**

The following endorsement is offered:

<b>XN 23 76 17 (Ed. 03/17)</b>	<b>Public or Livery Passenger Conveyance Exclusion</b>
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## **Coverage Impact**

### **XN 23 76 17 – Public or Livery Passenger Conveyance Exclusion**

There has been growing attention to the emergence of Transportation Network Companies (TNCs), also known as ride-sharing service providers, which generally enable peer-to-peer arrangement of vehicular transportation services, often on very short notice generally utilizing online-enabled smart phone applications or digital networks. This type of service typically operates in part by matching drivers with passengers who request a ride via an online-enabled smart phone application or digital network. Popular providers of such services include Uber and Lyft. While our Umbrella is generally designed to provide insurance protection for the auto exposures arising out of commercial activities, ridesharing services potentially create new exposures that may not be currently contemplated at the inception of the policy, particularly for risks that are yet to be appropriately classified and rated. For example, low barriers to entry may allow insureds to provide these services with no specific driver education or professional training in transporting passengers for profit.

In order to address these new exposures related to transportation network and on-demand delivery services, our Commercial Auto program will also be adding this as a mandatory exclusion, as introduced by ISO. To prevent a drop-down exposure and also to provide an exclusion for this type of risk, our Umbrella will also provide this exclusion.

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## **Related Filing**

General Liability (FF.13.001.2016.01), Umbrella Liability (FF.09.001.2016.06).

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